

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 18-26686-RG  
Chapter: 13  
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Iris D. Rios  
2284 North Avenue  
Scotch Plains, NJ 07076

Social Security No.:  
xxx-xx-2734

Employer's Tax I.D. No.:

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**ORDER TO SHOW CAUSE WHY CASE SHOULD  
NOT BE DISMISSED FOR DEBTOR'S FAILURE TO  
MEET CREDIT COUNSELING REQUIREMENTS**

The Court having noted the debtor(s)'s failure to comply with the credit counseling requirements of the Bankruptcy Code as indicated below,

- ☒ The ☒ debtor ☐ joint debtor did not file a Certificate of Credit Counseling with the petition and has not requested an exemption from the credit counseling requirement and has not filed a request for a temporary waiver of the credit counseling requirement,
- ☐ The ☐ debtor ☐ joint debtor filed a Certificate of Credit Counseling after filing the petition that indicates that the debtor(s) participated in credit counseling after filing their petition, and has not filed a request for a temporary waiver of, or exemption from the credit counseling requirement,
- ☐ The ☐ debtor ☐ joint debtor filed a Certificate of Credit Counseling indicating that the debtor(s) participated in credit counseling more than 180 before the filing of the petition,

It is hereby

ORDERED that the ☒ debtor ☐ joint debtor shall file with the Clerk at the address above, a Certificate of Credit Counseling indicating that they participated in a credit counseling briefing within the 180 days prior to the filing of their petition by 9/4/18 or the case will be dismissed.

If you object to dismissal you may file a written objection or request for a hearing with the Clerk of the Bankruptcy Court at the address above. The objection or request must be received by the Clerk no later than 9/4/18.

If an objection or request for a hearing is filed, you or your attorney must appear at a hearing to be held before the Honorable Rosemary Gambardella on

Date: September 19, 2018  
Time: 10:30 AM  
Location: Courtroom 3E  
Address: Martin Luther King, Jr . Federal Building  
50 Walnut Street  
3rd Floor  
Newark, NJ 07102

Dated: August 21, 2018  
JAN: lc

Rosemary Gambardella  
United States Bankruptcy Judge

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Iris D. Rios  
Debtor

Case No. 18-26686-RG  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: oscccq

Page 1 of 1  
Total Noticed: 2

Date Rcvd: Aug 21, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 23, 2018.

db +Iris D. Rios, 2284 North Avenue, Scotch Plains, NJ 07076-4526

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 21 2018 23:34:31 United States Trustee,

Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

TOTAL: 1

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 23, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 21, 2018 at the address(es) listed below:

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 1